

<i>SERFF Tracking Number:</i>	<i>UHLC-126302594</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>43498</i>
<i>Company Tracking Number:</i>	<i>BA25015S1</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Approaching Medicare/BA25015S1</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement

SERFF Tr Num: UHLC-126302594 State: Arkansas

TOI: MS05G Group Medicare Supplement -
Standard Plans

SERFF Status: Closed-Filed-
Closed

State Tr Num: 43498

Sub-TOI: MS05G.001 Plan A

Co Tr Num: BA25015S1

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Michelle Ambach

Disposition Date: 10/21/2009

Date Submitted: 09/14/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Approaching Medicare

Status of Filing in Domicile: Not Filed

Project Number: BA25015S1

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 10/21/2009

Explanation for Other Group Market Type:

State Status Changed: 10/21/2009

Deemer Date:

Created By: Michelle Ambach

Submitted By: Michelle Ambach

Corresponding Filing Tracking Number:

Filing Description:

We enclose for your information and review, proof copies of advertising material for use in connection with the AARP group health insurance program . This advertising material is new and replaces material previously approved by the Department on 1/31/07 under our file number BA9833 A (1/07).

Company and Contact

Filing Contact Information

Susan Cipollo, Director

Susan_J_Cipollo@uhc.com

680 Blair Mill Rd.

215-902-8444 [Phone]

SERFF Tracking Number: UHLC-126302594 State: Arkansas
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Plans
Product Name: Medicare Supplement
Project Name/Number: Approaching Medicare/BA25015S1

Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
PO Box 150450 Group Name: State ID Number:
Hartford, CT 06115-0450 FEIN Number: 36-2739571
(860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: STATE REQUIRED FILING FEE
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$25.00	09/14/2009	30522187

SERFF Tracking Number: *UHLC-126302594* *State:* *Arkansas*
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TOI: *MS05G Group Medicare Supplement - Standard Sub-TOI:* *MS05G.001 Plan A*
 Plans
Product Name: *Medicare Supplement*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/21/2009	10/21/2009

SERFF Tracking Number:	UHLC-126302594	State:	Arkansas
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Disposition

Disposition Date: 10/21/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126302594 State: Arkansas
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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	BROCHURE	Filed	Yes

SERFF Tracking Number: UHLC-126302594 State: Arkansas

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Company Tracking Number: BA25015S1

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: Medicare Supplement

Project Name/Number: Approaching Medicare/BA25015S1

Form Schedule

Lead Form Number: BA25015S1

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 10/21/2009 1	BA25015S	Advertising	BROCHURE	Initial		45.000	BA25015S1.pdf

Questions to ask when Selecting Medicare Supplement Insurance

Are my pre-existing health conditions covered?

If you see the words “waiting period for pre-existing conditions,” it could be as long as six months before you could be covered for health conditions you already have. With an AARP Medicare Supplement Plan — as long as you enroll in the Plan within six months after you turn 65 and you are enrolled in Medicare Part B — even your claims for covered medical care and hospital stays due to a pre-existing health condition† will be considered.

Can I be turned down for coverage?

By law, you are guaranteed acceptance in any Medicare supplement plan when you enroll during the six-month period following the first day of the month that you are age 65 or older and enrolled in Medicare Part B.

Does the program offering the Medicare Supplement Insurance Plan also offer access to money-saving features?

When you become an insured member with an AARP Medicare Supplement Plan you’ll receive access to valuable services and discounts that are available exclusively to AARP members. (Please note that discounts are not part



of the AARP Medicare Supplement Plan benefits, are not insurance programs, and may be discontinued at any time.)

Can I choose any plan I want?

With all of your choices, the trick is to select the Medicare supplement plan that meets your needs. It’s important to know that all Medicare supplement plans carry the same basic benefits no matter what provider you choose. With AARP Medicare Supplement Insurance Plans, you’ll have access to a range of options so you can find the benefits and premiums to fit your needs and budget. Call [1-877-AARP-894 (1-877-227-7894)] to get help with your specific questions.

Who will answer my questions?

A licensed insurance agent will be there to answer any questions you have about AARP Medicare Supplement Plans. They will review your coverage needs and options.

†A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan’s effective date.

More than [2.8] million* customers enjoy the benefits of AARP Medicare Supplement Plans.

Shouldn’t you be one of them?

Call today for more information at
[1-877-AARP-894 (1-877-227-7894)].

*Based on [March month end 2009] company internal data.
www.aarphealthcare.com/statistics

Approaching Medicare

A helpful guide to Medicare
Supplement Insurance

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

Important
questions to ask
when choosing a
Medicare supplement plan

Exploring the
Medicare Process

Stay Sharp
with Sudoku



AARP® Medicare Supplement Insurance Plans
Insured by UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York residents)
P.O. Box 1017, Montgomeryville, PA 18936-1017

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What to do. When to do it.

The Medicare Process

You’ve probably heard a lot about Medicare and getting Medicare benefits. Since age 65 is the critical year for enrollment, now’s the time to start getting the details.



What is Medicare?

It’s a government plan created to help Americans 65 and older, as well as people with disabilities who are under 65, pay their health care costs. Administered by the Centers for Medicare and Medicaid Services, Medicare is divided into four parts, A through D (more about that on the next page). Generally, you’re eligible for Medicare the month you turn 65.

How do I apply?

If you’re not receiving Social Security or Railroad Retirement benefits, you’ll have to apply. To get started, call the toll-free number below.

If you need to apply for Medicare Part B, you can do so anytime during your Initial Enrollment Period. The Initial Enrollment Period is a seven-month period that begins three months before the month you are first eligible for Medicare Part B. It ends three months after you turn 65. For example, if you were born on October 15, you need to apply between July 1 and January 31. If you miss this enrollment period, then you may wait for the General Enrollment Period held each year between January 1 and March 31. Please keep in mind that waiting for General Enrollment would delay your coverage and you may have to pay more for your Medicare Part B premium.

If you already receive benefits from Social Security or the Railroad Retirement Board, you don’t need to apply. You are automatically entitled to Medicare Part A and Part B starting the first day of the month you turn 65. For example, if your 65th birthday is February 20, 2010, your Medicare effective date would be February 1, 2010. And if your birthday is on the first day of the month, Medicare Part A and Part B will be effective the first day of the prior month.

If you are under 65 and disabled, and have been entitled to disability benefits under Social Security or the Railroad Retirement Board for 24 months, you will be automatically entitled to Medicare Part A and Part B beginning the 25th month that you’re entitled to disability benefits. You will not need to do anything to enroll in Medicare.

To check on what you need to do, call Social Security toll-free at **1-800-772-1213**, 7 a.m. to 7 p.m. ET, weekdays.

If you need to enroll, you will have to visit your local Social Security office. Bring a birth certificate and your most recent W-2 forms.



The Medicare Alphabet Simplified

Medicare has a four-part structure, which we call the Medicare Alphabet.

Hospital Insurance
Coverage

Part A

For most people, **Part A** comes with no monthly premium. It is designed to help cover inpatient hospital care. It pays for hospital stays, skilled nursing facility stays (following a qualified hospital stay), and hospice care. You will be responsible for deductibles and co-insurance.

Medical Insurance
Coverage

Part B

Part B helps cover doctor’s services and outpatient care. It also covers some other medical services that Part A doesn’t cover, such as some of the services of physical and occupational therapists, and some home health care. You’ll pay a standard premium, which is normally taken directly out of your Social Security benefits.

Premiums vary based on income; you may pay more. Again, you’ll be responsible for the deductible paid each year and for co-insurance.

Medicare Advantage
Coverage

Part C

Medicare Advantage Plans are health plan options where you generally receive all of your Medicare-covered health care through the plan. You may have to see doctors that belong to the plan or go to certain hospitals to get services. Premiums and benefits vary by plan. Medicare pays a set amount of money for your care each month to a private health plan, whether or not you use services.

Prescription Drug
Coverage

Part D

Medicare prescription drug coverage is available to everyone with Medicare. Medicare prescription drug coverage is insurance that may help lower prescription drug costs. Private companies provide the coverage. You select the plan and pay a monthly premium. Like other insurance, if you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to enroll later.



Pomegranates

Full of flavor — and surprises

Did you know that pomegranates deliver key levels of cancer-fighting antioxidants with each serving?

Even your heart will benefit — because pomegranates can help lower your blood pressure too. So treat yourself to a daily glass of pomegranate juice or try making pomegranate sorbet. You can even pep up your salads with pomegranate vinaigrette. And if you’re feeling adventurous, pomegranate soup will make any dinner party memorable.

Medicare Coverage

What’s in. What’s out.

Expenses covered by Medicare		
Part A In-hospital	Part A Post-hospital in skilled nursing facility	Part B
Semi-private room Regular nursing services Anesthesia Intensive/coronary care Drugs/lab tests/X-rays Medical supplies Rehabilitation Operating and recovery room costs	Semi-private room Regular nursing services Physical therapy Lab tests/X-rays Drugs Medical supplies Chemotherapy Breast prosthesis Diabetic supplies and screening	Physician care Medical/surgical care Tests, X-rays Radiology and pathology Mental illness treatment Outpatient care Ambulance Drugs (non self-administered) Physical therapy/speech pathology Radiation

Expenses **not covered** by Medicare

Long-term care
Private room
Private nurse
Home transfusions
Care outside the U.S.
Dental care
Most drugs outside the hospital
Cosmetic surgery
Personal comfort items, like a phone in your hospital room
Acupuncture

Strengthen Your Medicare Coverage

Medicare is meant to help out with health care costs — not cover them completely. In other words, there’s a difference between what Medicare Parts A and B pay vs. the cost of care. That’s why you should consider a Medicare supplement insurance plan available through a private insurance company.

Supplementing Medicare

Depending on the plan you choose, a Medicare supplement insurance plan can help cover some of the deductibles for Parts A and B, in-hospital co-insurance, and the generally 20% Medicare Part B medical co-insurance.

Plan ahead with AARP Medicare Supplement Plans

Soon you’ll have a working knowledge of what Medicare is and how it works. Keep in mind: Medicare Parts A and B cover many of your health care expenses, but you are responsible for the rest. That’s why AARP has endorsed these Medicare supplement plans.

AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, help pay some of the expenses Medicare doesn’t pay, with a range of plans to meet your needs and budget.

Take advantage of turning 65

If you enroll in an AARP Medicare Supplement Plan within six months after you turn 65 and are enrolled in Medicare Part B, all of your claims will be considered, even for pre-existing conditions.† To receive a free, no obligation information kit and application, or to just find out more, call [1-877-AARP-894 (1-877-227-7894)]. You can also visit www.aarphealthcare.com for additional information.

†A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan’s effective date.

AARP Medicare Supplement Insurance Plans carry the AARP name, and UnitedHealthcare Insurance Company pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer. AARP does not recommend health related products, services, insurance, or programs. You are strongly encouraged to evaluate your needs.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors.

AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. **This is a solicitation of insurance. An agent may contact you.**

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

Call [1-877-AARP-894 (1-877-227-7894)] to request complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

Important Notice: You are entitled to receive a “Guide to Health Insurance for People with Medicare.” This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or find it on the Web at www.aarphealthcare.com/learn.

You’re a Partner in Your Health Care

Together, you and Medicare will cover your health care costs. For the most part, you’ll pay deductibles and co-insurance. For Medicare Part B, you’ll also pay a premium. Typical costs for [2009] are listed below. Please keep in mind that Medicare may adjust these amounts as of January 1st. If this happens, UnitedHealthcare will adjust the benefits of all AARP Medicare Supplement Plans to conform to the new Medicare amounts.

Your share with **Part A**

Service	You Pay (each benefit period)
Hospitalization:	
First 60 days	[\$1068]
Days 61–90	[\$267]/day
Days 91–150	[\$534]/day from the 91 st day and after when using Lifetime Reserve Days
After day 150	All costs for the rest of your hospital stay
Skilled Nursing Facility Stay: (after a qualifying 3-day hospital stay)	
First 20 days	\$0/day
Days 21–100	[\$133.50]/day
After day 100	All costs for the rest of your skilled nursing facility stay

Your share with **Part B**

Standard premium is \$[96.40]/month (premium varies according to income)

Service	You Pay
Most Doctor’s Services, Outpatient Therapy, Preventive Services, and Durable Medical Equipment	[\$135]/calendar year deductible, and 20% of the Medicare approved amount

Test Yourself with our MediQuiz

We’ve included this quiz so you can see what you’ve learned about Medicare. The completed questions can also be a “cheat sheet” for future reference, so be sure to keep it handy. And share it with your friends.

1. Medicare pays all my medical bills.
_____True _____False
2. “The Medicare Alphabet” contains how many letters?
A. 4
B. 6
C. 8
D. 26
3. The difference between what Medicare approves and what Medicare pays is often referred to as:
A. Co-insurance
B. Deductible
C. Medimax
4. If I collect Social Security benefits, my Medicare enrollment is:
A. Automatic
B. Not automatic
C. I am not eligible for Medicare
5. Most people become eligible for Medicare at age:
A. 60
B. 63
C. 65
D. 68
6. Medicare Prescription Drug Plan is the same as Medicare Part:
A. 8
B. Q
C. D
D. A
7. Most people use Medicare supplement coverage to help pay for:
A. Part A deductibles
B. In-hospital co-insurance
C. Part B deductibles
D. All of the above

Answers on next page.

[STAYING SHARP]



Take on a new challenge with Sudoku

The latest way to give your memory a boost has arrived from Japan. It’s called Sudoku, and like the crossword puzzle, it involves filling rows and columns — only here, you use numbers from 1 to 9.

How to play

To play Sudoku, fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9 — without repeating or leaving out any digits. You could be playing like a pro in no time.

Solution appears on previous page.

9	4		1		2		5	8
6				5				4
		2	4		3	1		
	2						6	
5		8		2		4		1
	6						8	
		1	6		8	7		
7				4				3
4	3		5		9		1	2

Sudoku solution:

9	4	7	1	6	2	3	5	8
6	1	3	8	5	7	9	2	4
8	5	2	4	9	3	1	7	6
1	2	9	3	8	4	5	6	7
5	7	8	9	2	6	4	3	1
3	6	4	7	1	5	2	8	9
2	9	1	6	3	8	7	4	5
7	8	5	2	4	1	6	9	3
4	3	6	5	7	9	8	1	2

For More Information

Medicare Helpline

For general questions about your Medicare status, as well as to receive the free guide, *Medicare & You*, call: 1-800-633-4227
TTY 1-877-486-2048
Se habla español.
Or visit www.medicare.gov.

Social Security Infocenter

For help with eligibility and enrollment, or retirement and/or disability benefits, call:
1-800-772-1213
TTY 1-800-325-0778
Se habla español.

AARP Web Site

For information about AARP, visit www.aarp.org.

Supplemental Insurance Publications

The government produces a helpful booklet called *Selecting Supplemental Insurance*. AARP will send you a free copy. Just write to:
AARP Fulfillment
601 E Street NW
Washington, DC 20049

Answers to MediQuiz on previous page:

1.F 2.A 3.A 4.A 5.C 6.C 7.D